

**Before the State of South Carolina
Department of Insurance**

In the matter of:

Connie L. Halstead

128 Deer Tract Drive
Little Mountain, South Carolina 29075.

SCDI File Number 2000-105794

**Consent Order Revoking
Imposing Administrative Penalty**

This matter comes before me pursuant to an agreement entered into between the State of South Carolina Department of Insurance and Connie L. Halstead, a licensed South Carolina resident insurance agent.

South Carolina Farm Bureau Insurance Company (SCFB) alleged that Halstead twice wrote the names of policyholders on policy delivery receipts without their knowledge or consent while she was appointed as the company's agent. SCFB had also alleged that Halstead advanced premiums for those same policyholders without their knowledge or consent. Halstead maintains that she performed these acts with no malicious intent, that she had advanced the premium at issue with the policyholders' knowledge and consent, and that the policyholders had agreed to reimburse her in the future. I also find as fact that Halstead never received any reimbursement for the premium she advanced.

Halstead's actions are violations of the South Carolina insurance law that can ultimately lead to the revocation of Halstead's license after a hearing before the South Carolina Administrative Law Judge Division. Rather than contesting these matters, Halstead and the Department agreed to submit the entire matter to me, along with their specific recommendation, for my summary decision. The consensual recommendation was that Halstead would waive her right to a public hearing and immediately pay an administrative fine in the total amount of \$500.

S.C. Code Ann. § 38-43-130 (Supp. 2000) provides "[t]he Director or his designee may revoke or suspend an agent's license after ten day's notice...when it appears that an agent...has willfully deceived or dealt unjustly with the citizens of this State." As alleged, Halstead's conduct clearly constitutes "deceiving or dealing unjustly with the citizens of this state."

After a thorough review of the record, and pursuant to my findings of fact, I hereby conclude as a matter of law, that Halstead has violated S.C. Code Ann. § 38-43-130 (Supp. 2000). However, under the discretionary authority provided to me within S.C. Code Ann. § 38-43-130 (Supp. 2000), and after carefully considering the recommendation of the parties, I hereby impose against Halstead an administrative fine in the total amount of \$500. Halstead must pay that fine within ten days of the date of my signature upon this consent order. If she does not timely pay that total fine amount, or if she does not provide proof of her having timely paid the CE fee, her resident insurance agent license will be immediately revoked without any further disciplinary proceedings.



Connie L. Halstead

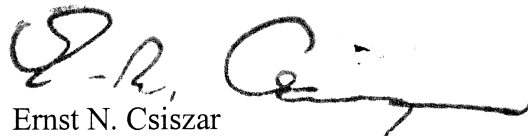
The parties have reached this agreement through negotiation and compromise and in consideration of Halstead's assurance that in the future she will comply with the state's insurance laws. The parties expressly agree and understand Halstead's payment of the agreed-upon penalty constitutes full accord and satisfaction of this matter.

By her signature upon this consent order, Halstead acknowledges that she understands this administrative disciplinary order is a public record subject to the disclosure requirements of the State of South Carolina's *Freedom of Information Act*, S.C. Code Ann. §§ 30-4-10, *et seq.* (1991 and Supp. 2000). Nothing contained within this administrative disciplinary order should be construed to limit or to deprive any person of any private right of action under the law. Nothing contained within this administrative disciplinary order should be construed to limit, in any manner, the criminal jurisdiction of any law enforcement or judicial officer. Nothing contained within this administrative disciplinary order should be construed to limit the statutory duty of the Director of Insurance, exercised either directly or through the Department of Insurance, to "report to the Attorney General or other appropriate law enforcement officials criminal violations of the law relative to the business of insurance or the provisions of this title which he considers necessary to report." S.C. Code Ann. § 38-3-110 (4) (Supp. 2000).

It is, therefore, ordered that Connie L. Halstead shall, within ten days of the date of my signature on this consent order, pay through the Department an administrative fine in the total amount of \$500.

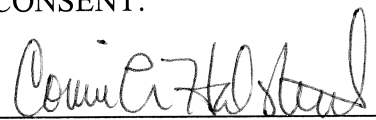
It is further ordered that a copy of this order shall be transmitted to the National Association of Insurance Commissioners for distribution to its current member states and a copy placed in Halstead's licensing file.

This order becomes effective as of the date of my signature below.


Ernst N. Csiszar
Director

7/19, 2001 at
Columbia, South Carolina

I CONSENT:



Connie L. Halstead
128 Deer Tract Drive
Little Mountain, South Carolina 29075.

Dated this 29 day of June 2001

RECEIVED
GENERAL COUNSEL

25 JUL 19 2001

STATE OF SOUTH CAROLINA
DEPARTMENT OF INSURANCE